LISTING OF THE CLAIMS

The following listing of claims replaces all prior versions and listings of claims in the present application:

1. **(currently amended)** Payment apparatus for use in authorised transactions, the apparatus comprising:

i) at least one client device provided with an input for communicating with one or more mobile devices; and

ii) at least one server device for providing data and/or processes to support a transaction using the at least one client device, said transaction including verification of authorisation data;

wherein the at least one client device is adapted to receive from a mobile device a first part of the authorisation data and identity information for said mobile device via its input and to send said first part of the authorization data and the mobile device identity information to the at least one server;

wherein the at least one server device is provided with a user data store adapted to store one or more sets of user-specific data for use in authorizing transactions, said at least one server device being adapted to store a second part of the authorisation data comprising financial data relating to a user of the mobile device in association with said first part of the authorization data and the mobile device identity information and, in response to receiving said first part of the authorisation data and the mobile device identity ~~data~~ information, to verify said authorisation data and to retrieve said second part of the authorisation data comprising the user's financial data to complete a transaction, and

wherein the at least one server device is provided with a user data maintenance process for storing and updating user data in the user data store.

2 **(original)** Payment apparatus according to Claim 1 wherein at least one set of user-specific data is stored in association with a said first part of the authorisation data.

3 **(previously presented)** Payment apparatus according to Claim 1 further comprising a list processor for processing a list of items covered by a transaction.

4 **(original)** Payment apparatus according to Claim 3 wherein the list processor is adapted to access user-specific data for use in processing a list in the course of a transaction.

5 **(original)** Payment apparatus according to Claim 4 wherein the list processor is adapted to use said user-specific data to apply a discount in relation to said transaction.

6 **(previously presented)** Payment apparatus according to Claim 1 wherein the apparatus is further provided with a connection, in use, to a public network.

7 **(previously presented)** Payment apparatus according to Claim 1 wherein the apparatus is further provided with a receipt generator for generating transaction receipts, and the receipt generator is adapted to refer to user-specific data in generating a transaction receipt.

8 **(previously presented)** Payment apparatus according to Claim 7 wherein the user-specific data includes a public network address for at least one user, and the receipt generator is adapted to transmit a transaction receipt to said public network address.

9 **(previously presented)** Payment apparatus according to Claim 1 wherein each set of user-specific data is stored in association with a respective user identifier.

10 **(original)** Payment apparatus according to Claim 9 wherein more than one user identifier may be stored in relation to at least one user, a different set of user-specific data being stored in association with each user identifier related to that user.

11 **(previously presented)** Payment apparatus according to Claim 1 wherein, in use, at least one set of user-specific data comprises an ordered list of funds.

12 **(original)** Payment apparatus according to Claim 11 wherein said ordered list is sorted according to type of goods.

13 **(previously presented)** Payment apparatus according to Claim 11 wherein the at least one server device is provided with a scanning process for scanning through the ordered list until a sufficient balance is found to complete a transaction.

14 **(previously presented)** Payment apparatus for use in authorised transactions, the apparatus comprising:

i) at least one client device provided with an input for communicating with one or more mobile devices; and

ii) at least one server device for providing data and/or processes to support a transaction using the at least one client device, said transaction including verification of authorisation data;

wherein the at least one client device is adapted to receive from a mobile device identify information for said mobile device and a first part of the authorisation data comprising one of a personal identification number and a code specific to said personal identification number via its input and to send said first part of the authorization data to the at least one server;

wherein the at least one server device is adapted to store said mobile device identity information and said authorisation data including a second part of the authorisation data comprising financial data relating to a user of the mobile device and, in response to receiving said first part of the authorisation data and the mobile device identity information, to verify said authorisation data and to retrieve said second part of the authorisation data comprising the user's financial data to complete a transaction.

15 **(cancelled)**

16 **(previously presented)** Payment apparatus according to Claim 14 wherein each client device is connected to a point of sale terminal.

17 **(previously presented)** Payment apparatus according to Claim 14 wherein the at least one server device is provided on a networked computing platform in a secure location.

18 **(original)** Payment apparatus according to Claim 17 wherein the second part of the authorisation data is stored by the at least one server device, or can be accessed by it, in fulfilling a service request from the client device(s).

19 **(previously amended)** Payment apparatus according to Claim 14 wherein the apparatus is further provided with a mapping capability for mapping the first part of the authorisation data to the second part.

20 **(original)** Payment apparatus according to Claim 19 wherein the mapping capability is provided by the at least one server device.

21 **(previously presented)** Payment apparatus according to Claim 14 wherein the at least one server device is provided with at least one further client device so that it can initiate a service request to another server device.

22 **(previously presented)** Payment apparatus according to Claim 14 wherein each input for communicating with one or more mobile devices supports a wireless connection.

23 **(previously presented)** Payment apparatus according to Claim 22 wherein the wireless connection has a range of 0.5 meters or less.

24 **(previously presented)** Payment apparatus according to Claim 22 wherein the wireless connection comprises an infrared connection.

25 **(previously presented)** Payment apparatus according to Claim 14, further comprising validation means for validating a unique identifier for each mobile device.

26 **(previously presented)** Payment apparatus for use in authorised transactions, the apparatus comprising:

i) at least one client device provided with an input for communicating with one or more mobile devices;

ii) at least one server device for providing data and/or processes to support a transaction using the at least one client device, said transaction comprising a transfer of funds between financial accounts and including verification of authorisation data; and

iii) update means for updating data representing a cash amount, wherein the at least one client device is adapted to receive identity information for a mobile device and a first part of the authorisation data via its input from said mobile device and to send said identity information for said mobile device and said first part of the authorisation data to the at least one server, and the at least one server device is adapted to store said identity information for said mobile device and said authorisation data including a second part of the authorisation data comprising financial data relating to a user of the mobile device and, in response to receiving said first part of the authorisation data and said identity information for said mobile device, to verify said authorisation data and to retrieve said second part of the authorisation data comprising the user's financial data to support a transaction comprising a transfer of funds at least in part by updating the data representing a cash amount.

27 **(original)** Payment apparatus according to Claim 26 wherein said data representing a cash amount is held, in use, on the one or more mobile devices.

28 **(original)** Payment apparatus according to Claim 26 wherein said data representing a cash amount is held, in use, on the at least one server device.

29 **(previously presented)** Payment apparatus according to Claim 26 wherein the payment apparatus is adapted to support one or more unauthorised transactions, the update means being adapted to respond to a transaction including verification of authorisation data by increasing the cash amount and to respond to an unauthorised transaction by decreasing the cash amount.

30 **(previously presented)** Payment apparatus according to Claim 26 wherein the at least one server device is provided with a user data store adapted to store one or more sets of user-specific data for use in authorising transactions, and a user data maintenance process for storing and updating user data in the user data store.

Claims 31-33 **(cancelled)**

34 **(previously presented)** A payment system for use in user transactions, each transaction giving rise to a price list for goods or services covered by the transaction, wherein each user has at least one associated identifier including identity information for a mobile device of said user, the payment system comprising:

an input device that receives identifiers;

a data store for storing user specific data in association with at least one of the received identifiers; and

a price list computer program, operably stored on a processor accessible to the data store, for processing a price list arising from a transaction, by applying user specific data from the data store, the user specific data being associated with an identifier received in relation to said transaction.

35 **(original)** A payment system according to Claim 34 wherein at least one user has at least two associated identifiers and the data store, in use, stores different user

specific data in association with each respective identifier associated with said at least one user.

36 **(cancelled)**

37 **(previously presented)** A method of providing a receipt in respect of a transaction, which method comprises the steps of:

i) receiving, on a processor adapted to provide the receipt in respect of the transaction, transaction information including identity information for a communication device from said communication device having an address in a public network;

ii) making, on the processor, the transaction in respect of goods or services;

iii) generating, on the processor, the receipt in respect of the transaction;

iv) transmitting the generated receipt from the processor to a communication device having a different address in a public network.

38 **(previously presented)** Payment apparatus according to Claim 1, wherein the at least one client device is adapted to receive a first part of the authorisation data input into the mobile device in real time by a user of said mobile device.

39 **(previously presented)** Payment apparatus according to Claim 1, wherein the at least one client device is adapted to receive separately the first part of the authorisation data and the mobile device identity information from the mobile device.

40 **(previously presented)** Payment apparatus according to Claim 39, wherein the at least one client device is adapted to issue a request to the mobile device requesting the mobile device identity information in response to receiving the first part of the authorisation data from the mobile device.

41 **(previously presented)** Payment apparatus according to Claim 1, wherein the first part of the authorisation data comprises a user personal identity number 'PIN'.

42 **(previously presented)** Payment apparatus according to Claim 1, wherein the at least one client device is located at a point of sale 'POS'.

43 **(previously presented)** Payment apparatus according to Claim 1, wherein the at least one server device connects to a finance system associated with the user of the mobile device to complete the transaction.

44 **(previously presented)** Payment apparatus according to Claim 40, wherein, in response to entry of the first part of the authorization data into the mobile phone, the mobile phone is adapted to perform a handshake operation with the client device and the client device is adapted to then issue said request to the mobile device requesting the mobile device identity information in response to receiving the first part of the authorisation data from the mobile device.

45 **(previously presented)** Payment apparatus according to Claim 44, wherein the client device is adapted to read the mobile device identity information from a shared memory in the mobile device via a client device contactless card reader.